

Ideal Client Profile:

We are looking to partner with companies whose management teams are **serious** about and **committed** to creating a safer work environment.

- Primarily operating within a 4 walled or controlled environment
- Company must be domiciled in and have majority of exposure in DE, GA, IL, IN, KY, MD, MI, NJ, NC, PA, SC, TN or VA
- Experience mod of 1.0 or greater
- \$100,000 minimum annual workers; compensation premium
- Over the road exposure less than 25% of total payroll
- Commitment to Transitional Return to Work program

Submission Requirements:

- ACCORD Apps 125 & 130
- 5 Years - Currently Values Loss Runs
- 5 Years-Payroll History by Class Code
- 5 Years - Premium History
- Current Experience Mod Worksheet
- Agent Narrative
- Expiring Premium

We will schedule an on-site visit of the facility as part of our underwriting process.

Preferred Classes of Business

5 - TREE PRUNING	2503 - DRESSMAKING OR TAILORING--CUSTOM EXCLUSIVELY	3303 - SPRING MFG
8 - MUSHROOM RAISING	2534 - FEATHER OR FLOWER MFG.--ARTIFICIAL	3307 - HEAT-TREATING--METAL
16 - ORCHARD	2570 - MATTRESS OR BOX SPRING MFG	3315 - BRASS OR COPPER GOODS MFG
34 - ANIMAL RAISING	2585 - LAUNDRY NOC & ROUTE SUPERVISORS, DRIVERS	3334 - TIN FOIL MFG
35 - FARM: FLORIST & DRIVERS	2586 - CLEANING OR DYEING & ROUTE SUPERVISORS, DRIVERS	3365 - WELDING OR CUTTING NOC & DRIVERS
36 - DAIRY FARM	2587 - TOWEL OR TOILET SUPPLY CO. & ROUTE SUPERVISORS, DRIVERS	3372 - ELECTROPLATING
37 - FARM: FIELD CROPS & DRIVERS	2589 - LAUNDRY AND DRY CLEANING STORE--RETAIL--& ROUTE SUPERVISORS	3373 - GALVANIZING OR TINNING--NOT ELECTROLYTIC
79 - FARM: BERRY OR VINEYARD & DRIVERS	2600 - FUR PROCESSING--PREPARING SKINS	3383 - JEWELRY MFG
83 - LIVESTOCK FARM	2623 - LEATHER MFG.--INCLUDING TANNING, LEATHER EMBOSING	3385 - WATCH MFG
106 - PROCESSED MEAT PRODUCTS MFG.	2651 - SHOE STOCK MFG	3400 - METAL STAMPED GOODS MFG. NOC (N/A MA)
109 - DAIRY PRODUCTS MFG.	2660 - BOOT OR SHOE MFG. NOC	3507 - CONSTRUCTION OR AGRICULTURAL MACHINERY MFG
110 - ICE CREAM MFG.	2670 - GLOVE MFG.--LEATHER OR TEXTILE	3515 - TEXTILE MACHINERY MFG
113 - PRESERVING OR CANNING OF FOOD	2683 - LUGGAGE MFG	3548 - PRINTING OR BOOKBINDING MACHINE MFG
139 - DYEING	2688 - LEATHER GOODS MFG. NOC	3559 - CONFECTION MACHINE MFG
170 - FUR BEARING ANIMAL FARMS	2710 - SAWMILL	3574 - COMPUTING, RECORDING OR OFFICE MACHINE MFG. NOC
400 - COTTON COMPRESSING & DRIVERS	2714 - VENEER MFG	3581 - FUEL INJECTION DEVICE MFG
401 - COTTON GIN OPERATION & LOCAL MANAGERS, DRIVERS	2731 - PLANING OR MOLDING MILL	3612 - PUMP MFG
653 - MASONRY	2735 - FURNITURE STOCK MFG	3620 - BOILERMAKING
917 - GROCERY STORE	2759 - PALLET, BOX OR BOX SHOOK MFG. WOODEN	3629 - PRECISION MACHINED PARTS MFG. NOC
918 - BAKERY SHOP	2790 - PATTERN MAKING NOC	3632 - MACHINE SHOP NOC
1430 - SMELTING, SINTERING OR REFINING--LEAD-& DRIVERS	2797 - MOBILE OR TRAILER HOME MFG. & DRIVERS--AUTOMOBILE	3634 - VALVE MFG
1452 - ORE MILLING & DRIVERS	2799 - MANUFACTURED, MODULAR, OR PREFABRICATED HOME SETUP	3635 - GEAR MFG. OR GRINDING
1463 - ASPHALT WORKS OPERATED BY PAVING CONTRACTORS- PERM	2802 - CARPENTRY--SHOP ONLY--& DRIVERS	3638 - BALL OR ROLLER BEARING MFG
1472 - DISTILLATION- WOOD-& DRIVERS	2836 - BRUSH OR BROOM MFG. NOC	3642 - BATTERY MFG.--DRY
1699 - ROCK WOOL MFG.	2841 - WOODENWARE MANUFACTURING NOC	3643 - ELECTRIC POWER OR TRANSMISSION EQUIPMENT MFG
1701 - CEMENT MFG.	2883 - FURNITURE MFG.--WOOD--NOC	3647 - BATTERY MFG.--STORAGE
1747 - EMERY WORKS & DRIVERS	2913 - RATTAN, WILLOW OR TWISTED FIBER PRODUCTS MFG.	3648 - AUTOMOTIVE LIGHTING, IGNITION OR STARTING APPARATUS
1748 - ABRASIVE WHEEL MFG. & DRIVERS	2915 - VENEER PRODUCTS MFG	3681 - TELEVISION, RADIO, TELEPHONE OR TELECOMMUNICATION
1853 - MICA GOODS MFG. & MICA PREPARING	2923 - PIANO MFG	3685 - INSTRUMENT MFG. NOC
1924 - WIRE DRAWING OR CABLE MFG.- NOT IRON OR STEEL	2942 - PENCIL, PENHOLDER OR CRAYON MFG	3808 - AUTOMOBILE MFG. OR ASSEMBLY
1925 - DIE CASTING MFG.	2960 - WOOD PRESERVING & DRIVERS	3824 - AUTOMOBILE, BUS, TRUCK OR TRAILER BODY MFG.: NOC
2002 - MACARONI MFG.	3004 - IRON OR STEEL: MANUFACTURING: STEELMAKING--& DRIVERS	3826 - AIRCRAFT ENGINE MFG
2003 - BAKERY & DRIVERS, ROUTE SUPERVISORS	3022 - PIPE OR TUBE MFG. NOC & DRIVERS	3827 - AUTOMOBILE ENGINE MFG
2014 - GRAIN OR FEED MILLING	3027 - ROLLING MILL NOC & DRIVERS	3830 - AIRPLANE MFG
2016 - CEREAL OR BAR MFG.	3028 - PIPE OR TUBE MFG.--IRON OR STEEL--& DRIVERS	3851 - MOTORCYCLE MFG. OR ASSEMBLY
2021 - SUGAR REFINING	3030 - IRON OR STEEL: FABRICATION: IRON OR STEEL WORKS	3855 - BABY CARRIAGE MFG
2039 - ICE CREAM MFG. & DRIVERS	3042 - ELEVATOR OR ESCALATOR MFG	3881 - CAR MFG.--RAILROAD--& DRIVERS
2041 - CANDY, CHOCOLATE, AND CONFECTION MFG.	3064 - SIGN MANUFACTURING--METAL	4021 - BRICK OR CLAY PRODUCTS MFG. NOC & DRIVERS
2065 - MILK PRODUCTS MFG. NOC	3076 - SHEET METAL WORK--SHOP	4034 - CONCRETE PRODUCTS MFG. & DRIVERS
2070 - CREAMERY OR DAIRY & ROUTE SUPERVISORS, DRIVERS	3110 - FORGING WORK--DROP OR MACHINE	4036 - PLASTERBOARD OR PLASTER BLOCK MFG. & DRIVERS
2081 - BUTCHERING	3111 - BLACKSMITH	4038 - PLASTER STATUARY OR ORNAMENT MFG
2089 - PACKING HOUSE- ALL OPERATIONS	3113 - TOOL MFG.--NOT DROP OR MACHINE FORGED--NOC	4053 - POTTERY MFG.: CHINA OR TABLEWARE
2095 - MEAT PRODUCTS MFG. NOC	3114 - TOOL MFG.--DROP OR MACHINE FORGED--NOC: MACHINING	4101 - GLASS MFG.--& DRIVERS
2105 - FRUIT PACKING	3118 - SAW MFG	4109 - INTEGRATED CIRCUIT MFG.
2110 - PICKLE MFG.	3119 - NEEDLE MFG	4110 - ELECTRIC BULB MFG
2111 - CANNERY NOC.	3122 - CUTLERY MFG. NOC	4111 - GLASSWARE MFG.--NO AUTOMATIC BLOWING MACHINES
2112 - FRUIT EVAPORATING OR PRESERVING	3126 - TOOL MFG.--AGRICULTURAL, CONSTRUCTION, LOGGING	4113 - GLASS MFG.--CUT
2114 - OYSTER PROCESSING	3131 - BUTTON OR FASTENER MFG.--METAL	4114 - GLASSWARE MFG. NOC
2121 - BREWERY & DRIVERS	3132 - NUT OR BOLT MFG	4130 - GLASS MERCHANT
2130 - SPIRITUOUS LIQUOR DISTILLERY	3145 - SCREW MFG	4131 - MIRROR MFG
2131 - SPIRITUOUS LIQUOR BOTTLING	3146 - HARDWARE MFG. NOC	4133 - CATHEDRAL OR ART GLASS WINDOW MFG
2143 - FRUIT JUICE MFG. & DRIVERS	3169 - STOVE MFG	4149 - OPTICAL GOODS MFG. NOC
2157 - BOTTLING NOC & ROUTE SUPERVISORS, DRIVERS	3179 - LAMP MFG. & REPAIR	4206 - PULP MFG.--GROUND WOOD PROCESS
2172 - CIGARETTE MFG	3180 - ELECTRIC OR GAS LIGHTING	4239 - PAPER MFG
2174 - TOBACCO REHANDLING OR WAREHOUSING	3188 - PLUMBERS' SUPPLIES MFG. NOC	4240 - BOX MFG.--SET-UP PAPER
2211 - COTTON BATTING, WADDING OR WASTE MFG.	3220 - CAN MFG	4244 - CORRUGATED OR FIBERBOARD CONTAINER MFG
2220 - YARN OR THREAD MFG.--COTTON	3223 - LAMP OR PORTABLE LANTERN MFG	4250 - PAPER COATING
2286 - WOOL SPINNING AND WEAVING	3224 - ENAMEL WARE MFG	4251 - STATIONERY MFG
2288 - FELTING MFG	3227 - ALUMINUM WARE MFG	4263 - FIBER GOODS MFG
2300 - PLUSH OR VELET MFG	3240 - WIRE ROPE OR CABLE MFG.--IRON OR STEEL	4273 - BAG MFG.--PLASTIC OR PAPER
2302 - SILK THREAD OR YARN MFG	3241 - WIRE DRAWING--IRON OR STEEL	4279 - PAPER GOODS MFG. NOC
2305 - TEXTILE FIBER MFG.- SYNTHETIC	3255 - WIRE CLOTH MFG	4282 - DRESS PATTERN MFG.--PAPER
2361 - HOSIERY MFG	3257 - WIRE GOODS MFG. NOC	4283 - BUILDING OR ROOFING PAPER OR FELT PREPARATION--NO PRINTING
2362 - KNIT GOODS MFG. NOC.	3270 - EYELET MFG	4299 - PRINTING
2380 - WEBBING MFG	3300 - BED SPRING OR WIRE MATTRESS MFG	4304 - NEWSPAPER PUBLISHING

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4307 - BOOKBINDING	6884 - PAINTING: SHIP HULLS	8745 - NEWS AGENT OR DISTRIBUTOR OF MAGAZINES
4351 - PHOTOENGRAVING	7038 - BOAT LIVERY-BOATS UNDER 15 TONS	8748 - AUTOMOBILE SALESPERSONS
4352 - ENGRAVING	7098 - VESSELS- NOT SELF-PROPELLED	8755 - LABOR UNION-ALL EMPLOYEES
4360 - MOTION PICTURE: DEVELOPMENT OF NEGATIVES, PRINTING	7133 - RAILROAD OPERATION: NOC-ALL EMPLOYEES & DRIVERS	8799 - MAILING OR ADDRESSING COMPANY OR LETTER SERVICE
4361 - PHOTOGRAPHER--ALL EMPLOYEES & CLERICAL, SALESPERSON	7309 - STEVEDORING: NOC	8800 - MAILING OR ADDRESSING CO. & CLERICAL
4410 - RUBBER GOODS MFG. NOC	7350 - FREIGHT HANDLING NOC-COVERAGE UNDER U.S. ACT	8803 - AUDITORS, ACCOUNTANT OR FACTORY COST OR OFFICE SYSTEM
4420 - RUBBER TIRE MFG	7360 - FREIGHT HANDLING NOC	8810 - CLERICAL OFFICE EMPLOYEES NOC
4431 - MAGNETIC AND OPTICAL RECORDING MEDIA MFG	7382 - BUS CO.: ALL OTHER EMPLOYEES & DRIVERS	8820 - ATTORNEY-ALL EMPLOYEES & CLERICAL, MESSENGERS, DRIVERS
4432 - PEN MFG	7390 - BEER OR ALE DEALER-WHOLESALE & DRIVERS	8824 - RETIREMENT LIVING CENTERS: HEALTH CARE EMPLOYEES
4439 - LACQUER OR SPIRIT VARNISH MFG	7520 - WATERWORKS OPERATION & DRIVERS	8826 - RETIREMENT LIVING ENTERS: ALL OTHER EMPLOYEES, SALESPERSON
4452 - PLASTICS MFG.: FABRICATED PRODUCTS NOC	7580 - SEWAGE DISPOSAL PLANT OPERATION & DRIVERS	8831 - HOSPITAL-VETERINARY & DRIVERS
4459 - PLASTICS MFG.: SHEETS, RODS, OR TUBES	7590 - GARBAGE WORKS	8832 - PHYSICIAN & CLERICAL
4470 - CABLE MFG. --INSULATED ELECTRICAL	7600 - TELEPHONE OR TELEGRAPH CO.: SLL OTHER EMPLOYEES	8833 - HOSPITAL: PROFESSIONAL EMPLOYEES
4484 - PLASTICS MANUFACTURING: MOLDED PRODUCTS NOC	7610 - RADIO OR TELEVISION BROADCASTING STATION-ALL EMPLO	8842 - MENTAL HEALTH GROUP CARE HOMES-ALL EMPLOYEES & DRIVERS
4493 - FABRIC COATING OR IMPREGNATING NOC	8001 - STORE: FLORIST & DRIVERS	8855 - BANKS AND TRUST COMPANIES--ALL EMPLOYEES, SALESPERSONS, DRIVERS, & CLERICAL
4511 - ANALYTICAL CHEMIST	8002 - AUTOMOBILE RENTAL CO.: ALL OTHER EMPLOYEES & COUNT	8856 - CHECK CASHING ESTABLISHMENTS-- ALL EMPLOYEES--SALESPERSONS, DRIVERS & CLERICAL
4557 - INK MFG	8006 - GASOLINE STATION: SELF-SERVICE AND CONVENIENCE/GRO	8864 - SOCIAL SERVICES ORGANIZATION-ALL EMPLOYEES & SALES
4558 - LACQUER OR SPIRIT VARNISH MFG.	8017 - STORE: RETAIL	8868 - COLLEGE: PROFESSIONAL EMPLOYEES & CLERICAL
4568 - SALT, BORAX OR POTASH PRODUCING OR REFINING & DRIVERS	8018 - STORE: WHOLESALE NOC	8869 - CHILD DAY CARE CENTER- PROFESSIONAL EMPLOYEES AND C
4581 - PHOSPHATE WORKS & DRIVERS	8058 - BUILDING MATERIAL DEALER- NEW MATERIALS ONLY: STORAGE	8871 - CLERICAL TELECOMMUTER EMPLOYEES
4583 - FERTILIZER MFG. & DRIVERS	8072 - STORE: BOOK, RECORD, COMPACT DISC, SOFTWARE, VIDEO	8901 - TELEPHONE OR TELEGRAPH CO.: OFFICE OR EXCHANGE EMPLOYEES
4611 - DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION, COMP	8102 - SEED MERCHANT	9040 - HOSPITAL: ALL OTHER EMPLOYEES
4635 - OXYGEN OR HYDROGEN MFG. & DRIVERS	8103 - WOOL MERCHANT	9044 - CASINO GAMBLING HOTEL ALL EMPLOYEES & CLERICAL
4653 - GLUE MFG. & DRIVERS	8105 - STORE: HIDE OR LEATHER DEALER	9052 - HOTEL: ALL OTHER EMPLOYEES & SALESPERSONS, DRIVERS
4655 - RENDERING WORKS NOC & DRIVERS	8106 - IRON OR STEEL MERCHANT & DRIVERS	9058 - HOTEL: RESTUARANT EMPLOYEES
4670 - COTTONSEED OIL MFG.-- MECHANICAL & DRIVERS	8107 - MACHINERY DEALER NOC-STORE OR YARD- & DRIVERS	9060 - CLUBS
4683 - OIL MFG.-- VEGETABLE-- NOC	8111 - PLUMBERS' SUPPLIES DEALER & DRIVERS	9061 - CLUB NOC & CLERICAL
4692 - DENTAL LABORATORY	8116 - FARM MACHINERY DEALER-ALL OPERATIONS & DRIVERS	9062 - CASINO GAMBLING: ALL EMPLOYEES & CLERICAL, SALESPERSON
4693 - PHARMACEUTICAL OR SURGICAL GOODS MFG. NOC	8203 - ICE MFG. OR DISTRIBUTION & DRIVERS	9063 - YMCA, YWCAYMHA OR YWHA, INSTITUTION-ALL EMPLOYEES
4703 - CORN PRODUCTS MFG	8204 - BUILDING MATERIAL YARD & LOCAL MANAGERS, DRIVERS	9082 - RESTAURANT NOC
4716 - LARD REFINING	8209 - VEGETABLE PACKING & DRIVERS	9083 - RESTAURANT: FAST FOOD
4717 - BUTTER SUBSTITUTE MFG	8215 - FEED, FERTILIZER, HAY, OR GRAIN DEALER & LOCAL MAN	9084 - BAR, DISCOTEQUE, LOUNGE, NIGHTCLUB OR TAVERN
4720 - SOAP OR SYNTHETIC DETERGENT MFG	8232 - LUMBERYARD NEW MATERIALS ONLY: ALL OTHER EMPLOYEES	9089 - BILLIARD HALL
4741 - ASPHALT OR TAR DISTILLING OR REFINING & DRIVERS	8233 - COAL MANAGEMENT & LOCAL MANAGERS, DRIVERS	9093 - BOWLING LANE
4751 - SYNTHETIC RUBBER MFG	8235 - SASH, DOOR OR ASSEMBLED MILLWORK DEALER & RIVERS	9101 - COLLEGE: ALL OTHER EMPLOYEES
4825 - DRUG, MEDICINE OR PHARMACEUTICAL PREPARATION MFG.	8263 - JUNK DEALER & DRIVERS	9402 - STREET CLEANING AND DRIVERS
4828 - CHEMICAL BLENDING OR MIXING NOC-- ALL OPERATIONS	8264 - BOTTLE DEALER- USED & DRIVERS	9403 - GARBAGE, ASHES OR REFUSE COLLECTION & DRIVERS
4902 - SPORTING GOODS MFG. NOC	8265 - IRON OR STEEL SCRAP DEALER & DRIVERS	9501 - PAINTING: SHOP ONLY & DRIVERS
4923 - PHOTOGRAPHIC SUPPLIES MFG	8279 - STABLE OR BREEDING FARM & DRIVERS	9505 - PAINTING: AUTOMOBILE OR CARRIAGE BODIES
4940 - SODA WATER FOUNTAIN OR APPARATUS MFG	8288 - LIVESTOCK DEALER OR COMMISSION MERCHANT & SALESPERSON	9522 - UPHOLSTERING
5022 - MASONRY NOC	8292 - STORAGE WAREHOUSE NOC	9586 - BARBERSHOP, BEAUTY PARLOR OR HAIR STYLING SALON
5183 - PLUMBING NOC & DRIVERS	8304 - GRAIN ELEVATOR OPERATION & LOCAL MANAGERS, DRIVERS	9600 - TAXIDERMIST
5192 - VENDING OR COIN OPERATED MACHINES--INSTALLATION	8350 - GASOLINE DEALER & DRIVERS	
5221 - CONCRETE OR CEMENT WORK-- FLOORS, DRIVEWAYS, YARDS	8380 - AUTOMOBILE SERVICE OR REPAIR CENTER & DRIVERS	
5348 - CERAMIC TILE, INDOOR STONE, MARBLE, OR MOSAIC WORK	8381 - GASOLINE STATION: SELF-SERVICE ONLY-RETAIL	
5403 - CARPENTRY--NOC	8385 - BUS CO.: GARAGE EMPLOYEES	
5705 - SALVAGE OPERATION--NO WRECKING OR ANY STRUCTURAL	8392 - AUTOMOBILE STORAGE GARAGE, PARKING LOT OR PARKING	
6503 - POTATO CHIP, POPCORN & SNACK CHIP MFG. NOC	8393 - AUTOMOBILE BODY REPAIR	
6504 - FOOD SUNDRIES MFG. NOC-NO CEREAL MILLING	8500 - METAL SCRAP DEALER & DRIVERS	
6801 - BOAT BUILDING-WOOD-NOC & DRIVERS-COVERAGE UNDER	8601 - ARCHITECT OR ENGINEER-CONSULTING	
6811 - BOATBUILDING-WOOD-NOC & DRIVERS	8603 - ARCHITECTURAL OR ENGINEERING FIRM - CLERICAL	
6824 - BOATBUILDING OR REPAIR & DRIVERS	8723 - INSURANCE COMPANIES -INCLUDING CLERICAL & SALES	
6826 - MARINA & DRIVERS	8742 - SALESPERSONS OR COLLECTORS- OUTSIDE	
6843 - SHIPBUILDING-IRON OR STEEL-NOC & DRIVERS		